Case 09-25105 Doc 1 Filed 07/10/09 Entered 07/10/09 13:05:38 Desc Main

B I (Official Form 1) (1/08) Page 1 of 36 Document United States Bankruptcy Court Voluntary Petition Northern District of Illinois Name of Dobtor (if individual, enter Last, First, Middle): Chris Cotharn Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names). (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No /Complete EIN (if more than one, state all): 6661 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State) Licago Heishts BC 617 Enterprise ZIP CODE 60411 ZIP CODE County of Residence or of the Principal Place of Business: cook County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above). ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business  $\square$ Chapter 7 Chapter 15 Petition for ¥ Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership  $\Box$ Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities. Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code) personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C § 101(51D) Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to **⋥** Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Ī Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors V П Г٦ П  $\Box$ 1-49 50-99 100-199 200-999 10,001-25,001-50\_001-1,000-5,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets Ø \$0 to \$50,001 to \$100,001 to \$500,001 100,000,12 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities Ø П П \$50,001 to \$100,001 to \$0 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500 000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million

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	Paye 2 01 30	Page 2
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): chris cotharn	
All Prior Bankruptcy Cases Filed Within Last 8 Y		
Location Where Filed: ( ) (COO), Northern District	Case Number:	Date Filed 2005
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	iate of this Debtor (If more than one, attach ad-	ditional sheet )
Name of Debtor.	Case Number:	Date Filed
District Northern District of Illinois	Relationship:	Judge:
Exhibit A	Exhibit B	. Sudatural juga
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	(To be completed if debtor whose debts are primarily of the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 3426	onsumer debts.)  foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
Exhibit A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s) (	Date)
Fallice		Daie)
Exhibit (		
Does the debtor own or have possession of any property that poses or is alleged to pose a	a threat of imminent and identifiable harm to pu	blic health or safety?
Yes, and Exhibit C is attached and made a part of this petition.		
□ No.		
Exhibit  (To be completed by every individual debtor. If a joint petition is filed		rakikis D)
(To be completed by every individual debtor. If a joint petition is filed	•	h a separate Exhibit D.)
☐ Exhibit D completed and signed by the debtor is attached and n	nade a part of this petition.	
If this is a joint petition:		
☐ Exhibit D also completed and signed by the joint debtor is attac	ched and made a part of this petition.	
Information Regarding th		
(Check any application of the control of the contro	able box.) business, or principal assets in this District for	180 days immediately
There is a bankruptcy case concerning debtor's affiliate, general partn	ner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to the	a defendant in an action or proceeding [in a fed	ites in this District, or deral or state court] in
Certification by a Debtor Who Resides as (Check all applicab		
Landlord has a judgment against the debtor for possession of debtor	r's residence. (If box checked, complete the fol	lowing.)
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are continuous entire monetary default that gave rise to the judgment for possession	reumstances under which the debtor would be r	permitted to cure the
Debtor claims that under applicable nonbankruptcy law, there are concentre monetary default that gave rise to the judgment for possession.  Debtor has included with this petition the deposit with the court of a filing of the petition.	recumstances under which the debtor would be pin, after the judgment for possession was entered	, and

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B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	chris cotharn
<u> </u>	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this petition is true
and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12	
or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box)
chapter, and choose to proceed under chapter 7.	☐ 1 request relief in accordance with chapter 15 of title 11. United States Code.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] 1	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
have obtained and read the notice required by 11 U.S.C. § 342(b).	
I request relief in occordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
x 1/1/26 1/1/2	x
Signature of Debtor	X (Signature of Foreign Representative)
·X	
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	
	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1)1 am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information
Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b), and, (3) if rules or
Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor
Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	Chris cotharn Printed Name and title, if any, of Bankruptcy Petition Preparer
Pelephone Number  Date	Printed Name and title, if any, of Bankruptcy Petition Preparer  346-70-6661  Social-Security number (If the bankruptcy petition preparer is not an individual.
	state the Social-Security number of the officer, principal, responsible person or
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
in the schedules is incorrect.	617 enterprise chicago heights il 60411
Signature of Debtor (Corporation/Partnership)	Address
	1 1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1/1
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the	X ( J ( C )
and correct, and that I have been authorized to file this petition on behalf of the debtor.	7/4/09
	Date
The debtor requests the relief in accordance with the chapter of title 11, United States	
Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or
X	partner whose Social-Security number is provided above.
Signature of Authorized Individual	
	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
Printed Name of Authorized Individual chris cotharn	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual 7/4/09	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	the state of the s
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

### UNITED STATES BANKRUPTCY COURT

In re Chris Cotharn	Case No.
Debtor	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor,

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date:

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B4 (Official Form 4) (12/07)

### **United States Bankruptcy Court**

			Illinois	
In re Chris Cotharn ,		_,	Case No.	
	Debtor		Chapter	7
LIS	T OF CREDITORS HOL	DING 20 LARGEST	UNSECURED (	CLAIMS
101, or (2) solaces the cree creditors hold child's parent	not include (1) persons who concecured creditors unless the valitor among the holders of the ing the 20 largest unsecured clor guardian, such as "A.B., a rage, 11 U.S.C. §112 and Fed.	lue of the collateral is su 20 largest unsecured claims, state the child's in minor child, by John Do	ich that the unsecure aims. If a minor chil aitials and the name	ed deficiency ld is one of the and address of th
	500, 11 0.0.0. §112 and 1 od.	R. Bankr. P. 100/(m).		
(1)	(2)	(3)	(4)	(5)
(1) Name of creditor and complete nailing address, ncluding zip code			(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5)  Amount of claim [if secured also state value of security]

[Declaration as in Form 2]

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Greater Chicago Finance 708-488-8900 Auto loan \$8000 Commonwealth Edison 1800-334-7661 Utility \$4000 Nicor Gas Utility \$5000 Park Forest Water Department Utility \$500 Chicago Heights Water Department Utility \$500

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B6A (Official Form 6A) (12/07)

In re	Chris Cotharn	,	Case No.
	Debtor		(If known)

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tot	al►		

(Report also on Summary of Schedules.)

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In re	Chris Cotharn ,	Case No
	Debtor	(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
Security deposits with public utilities, telephone companies, landfords, and others.				
Household goods and furnishings, including audio, video, and computer equipment				
5. Books, pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7 Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars (File separately the record(s) of any such interest(s) 11 U.S.C. § 521(c))				

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In re Chris Cotharn	,	Case No.
Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

Deptor

Chris Cotharn

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### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

(If known)

Case No. \_

	u	(Include amounts from any continuatio sheets attached. Report total also on		
S	~~1			
				34 Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.
				.edunement and implements and implements.
				32. Crops - growing or harvested. Give particulars
				.sisminA .[ £
				30. Inventory.
			:	29. Machinery, fixtures, equipment, and supplies used in business.
				.28. Office equipment, furnishings, as a set in the second supplies.
				Salvoseason and accessories.
				26. Boats, motors, and accessories.
				25. Automobiles, trucks, trailers, and other vehicles and accessories.
				24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.
				23. Licenses, franchises, and other general intangibles. Give particulars.
				22. Patents, copyrights, and other intellectual property. Give particulars.
CURRENT VALUE OF OPERIORS INTEREST OUT DEBUCTING ANY SECURED CLAIM OR EXEMPTION	HUSBAND, WIFE, JOINT, OR COMMUNITY	DESCRIPTION AND LOCATION	E N O N	TYPE OF PROPERTY

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In re	Chris Cotharn,	Case No.
	Debtor	(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

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In re	Chris Cotharn	,	Case No.		
	Debtor		-	(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife,

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets	<del>.</del>		Subtotal ► (Total of this page)	•			\$	\$
			Total ► (Use only on last page)				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Summary of Certain Liabilities and Related

Data.)

RKD	(Official	Form	AD)	(12/07)	_ Cont
บบบ	(CHICIAI	rorm	יושט	[14/07]	– Cont.

In re	Chris Cotharn	,	Case No.	
	Debtor		(if known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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			VALUE \$					
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ACCOUNT INC.								
			VALUE \$		ļ			
Sheet no of continuation sheets attached to Schedule of Creditors Holding Secured Claims		I	Subtotal (s)► (Total(s) of this page)		1		\$	\$
Ciantis			Total(s) ► (Use only on last page)				\$	\$
			(Ose oray on rast page)			1	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07) Case No.\_\_\_ In re Chris Cotharn (if known) Debtor SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in Joint, or Community." the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the

appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official	Form 6E) (12/07) – Cont.	
In re	Chris Cotharn	, Case No.
	Debtor	_ , Case No (if known)
☐ Certain farı	mers and fishermen	
Claims of certa	ain farmers and fishermen, up to \$5,400* per far	mer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by	individuals	
	viduals up to \$2,425* for deposits for the purcha livered or provided. 11 U.S.C. § 507(a)(7).	use, lease, or rental of property or services for personal, family, or household use,
Taxes and C	Certain Other Debts Owed to Governmental U	laits
Taxes, customs	s duties, and penalties owing to federal, state, an	d local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitmer	nts to Maintain the Capital of an Insured Dep	ository Institution
		the Office of Thrift Supervision, Comptroller of the Currency, or Board of or successors, to maintain the capital of an insured depository institution. 11 U.S.C
Claims for I	Death or Personal Injury While Debtor Was I	ntoxicated
	th or personal injury resulting from the operation substance. II U.S.C. § 507(a)(10).	n of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
* Amounts are si adjustment.	ubject to adjustment on April 1, 2010, and every	three years thereafter with respect to cases commenced on or after the date of
	CO	ontinuation sheets attached

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ln re	Chris Cotharn	<b></b> ,	Case No.
<del></del>	Debtor		(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

				<b>.</b>			ype of Friority to		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIPE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
			A :						
Account No.									
Sheet no of continuation sheets attac Creditors Holding Priority Claims	hed to Sc	hedule of	Т)	otals o	Subtota f this p		\$	\$	
			(Use only on last page of Schedule E. Report also of Schedules.)	the con	Tot spleted Summa		s		
			(Use only on last page of Schedule E. If applicable the Statistical Summary of Liabilities and Related Da	, report l'Certai	also or			\$	\$

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In re	Chris Cotharn	,	Case No.	
· -	Dentor	<del></del>	(if known	1)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME. DATE CLAIM WAS UNLIQUIDATED CONTINGENT CODEBTOR **CLAIM** INCURRED AND MAILING ADDRESS DISPUTED CONSIDERATION FOR INCLUDING ZIP CODE. AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO ACCOUNT NO. Subtotal➤ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Chris Cotharn	······································	Case No.	
	Debtor		(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet noof continuation sheets atta to Schedule of Creditors Holding Unsecure	ched d	<b>.</b>		<u> </u>	Sub	total➤	\$
Nonpriority Claims		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

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Document Page 20 of 36 B6G (Official Form 6G) (12/07) Chris Cotharn Case No. Debtor SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or

a minor child is a party to one of the leases or contracts, state	ddresses of all other parties to each lease or contract described. I the child's initials and the name and address of the child's parent dian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and
Check this box if debtor has no executory contracts or unexpi	ired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	Chris Cotharn	,	Case No.	
	Debtor		(if known)	

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR AND	SPOUSE
Status: divorce	RELATIONSHIP(S): Jazmen, Chayne, Chris	II and Kylah Cotharn	AGE(S): 15, 14, 13, 1
Employment:	DEBTOR		SPOUSE
Occupation	N/A.		
Name of Employer			
How long employed	<u> </u>		
Address of Employ	er		
,	of average or projected monthly income at time	DEBTOR	SPOUSE
case f	īled)	<b>\$</b> 0	•
Monthly gross was	ges, salary, and commissions	<u>, , , , , , , , , , , , , , , , , , , </u>	Φ
(Prorate if not pa		<u>s 0</u>	\$
Estimate monthly			
SUBTOTAL		\$0	\$
LESS PAYROLL	DEDUCTIONS		
a. Payroll taxes an		\$	\$
b. Insurance	•	\$	<u>\$</u>
c. Union dues		2	\$
d. Other (Specify)		<b>5</b>	<b>5</b>
SUBTOTAL OF P	AYROLL DEDUCTIONS	\$	\$
TOTAL NET MO	NTHLY TAKE HOME PAY	s	\$
	om operation of business or profession or farm	\$	\$
(Attach detailed: Income from real p		\$	S
Interest and divide		\$	\$
. Alimony, mainter	nance or support payments payable to the debtor for e or that of dependents listed above	\$	\$
	government assistance		
		\$	\$
Pension or retiren		\$	S
Other monthly inc		\$	·
(Specify): side j	908	Φ	P
SUBTOTAL OF	LINES 7 THROUGH 13	\$	\$
. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$	\$
. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$ <u>400.0</u>	0
als from line 15)		(Report also on Summar	y of Schedules and, if applicable, of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Did No & work, (a, & off 04-09 how 7/15/09

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In re_	Chris Cotharn	Case No.
_	Debtor	(if known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

allowed on Form22A or 22C.				
Check this box if a joint petition is fi	led and debtor's	spouse maintains a separa	ate household. Complete a separate sch	nedule of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include le	ot rented for mol	bile home)		\$ <u>1470</u>
a. Are real estate taxes included?	Yes	No		
b. Is property insurance included?		No		
2. Utilities: a. Electricity and heating fuel				s <u>100</u>
b. Water and sewer				s <u>100</u>
c. Telephone				s <u>100</u>
d. Other				\$
3. Home maintenance (repairs and upkeep)				\$ <u>200</u>
4. Food				\$ <u>500</u>
5. Clothing				\$ <u>200</u>
6. Laundry and dry cleaning				\$ <u>100</u>
7. Medical and dental expenses				\$ <u>300</u>
8. Transportation (not including car payments	)			s <u>100</u>
9. Recreation, clubs and entertainment, newsp	apers, magazine	s, etc.		\$ <u>O</u>
10.Charitable contributions				\$ <u>0</u>
11.Insurance (not deducted from wages or inc	luded in home n	nortgage payments)		
a. Homeowner's or renter's				\$ <u>200</u>
b. Life				\$
c. Health				\$
d. Auto				\$
e. Other		·		\$
12 Taxes (not deducted from wages or includ (Specify)				\$
13. Installment payments: (In chapter 11, 12, a	and 13 cases, do	not list payments to be inc	cluded in the plan)	
a. Auto				\$
b. Other				\$
c Other				\$
14. Alimony, maintenance, and support paid to				\$
15. Payments for support of additional depend	lents not living a	t your home		\$
<ol><li>Regular expenses from operation of business.</li></ol>	ess, profession, c	or farm (attach detailed sta	itement)	\$
17. Other				<u> </u>
18. AVERAGE MONTHLY EXPENSES (To if applicable, on the Statistical Summary of			Schedules and,	\$3000
19 Describe any increase or decrease in exper	nditures reasonal	oly anticipated to occur wi	thin the year following the filing of this	s document.
20. STATEMENT OF MONTHLY NET INC	ОМЕ			
a. Average monthly income from Line 15	of Schedule I			\$ <u>2000</u>
b. Average monthly expenses from Line 3	8 above			\$
c. Monthly net income (a. minus b.)				\$

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B6 Declaration (Official Form 6 - Declaration) (12/07)

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In re Chris Cotharn Debtor

Case No. \_ (if known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

my knowledge, information, and belief.	
Will nel	
Date ##	Signature
	Debtor
Date /	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE O	DF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and inform	edition preparer as defined in \$1 U.S.C. \\$ 110; (2) I prepared this document for compensation and have provided mation required under \$11 U.S.C. \\$\\$ 110(b), \$110(h)\$ and \$342(b); and, (3) if rules or guidelines have been fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum accepting any fee from the debtor, as required by that section.
Chris Cotharn	346706661
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
517 Enterprise	
	7/4/09
Signatu Col Bankrustey Futilion Preparer	Date
	prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual
f more than one person prepared this document, attach additiona	al signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of 8 U.S.C. § 156.	of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110:
DECLARATION UNDER PENALTY	OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the Chris Cotharn [the pres	sident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
ead the foregoing summary and schedules, consisting ofstrowledge, information, and belief.	
ead the foregoing summary and schedules, consisting of : nowledge, information, and belief.	
ead the foregoing summary and schedules, consisting of : nowledge, information, and belief.	Signature:
ead the foregoing summary and schedules, consisting of	Signature:  Chris Cothain  [Print or type name of individual signing on behalf of debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both 18 U S C §§ 152 and 3571

B7 (Official Form 7) (12/07)

#### UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	Chris Cotharn Debtor	Case No	(if known)
	STATEME	NT OF FINANCIAL A	AFFAIRS
informa filed. A should affairs. child's \$112 au must co addition	ormation for both spouses is combined. If the ation for both spouses whether or not a joint An individual debtor engaged in business as provide the information requested on this st. To indicate payments, transfers and the like parent or guardian, such as "A.B., a minor cond Fed. R. Bankr. P. 1007(m).  Questions 1 - 18 are to be completed by a complete Questions 19 - 25. If the answer to	ne case is filed under chapter 12 petition is filed, unless the spot a sole proprietor, partner, familiatement concerning all such acte to minor children, state the child, by John Doe, guardian." I half debtors. Debtors that are or an applicable question is "Nestion, use and attach a separate	tivities as well as the individual's personal hild's initials and the name and address of the Do not disclose the child's name. See, 11 U.S.C. have been in business, as defined below, also
		DEFINITIONS	
the filir of the v self-em	ual debtor is "in business" for the purpose ong of this bankruptcy case, any of the follow of this bankruptcy case, any of the follow of this or equity securities of a corporation; aployed full-time or part-time. An individuals in a trade, business, or other activity, other	f this form if the debtor is or had ving: an officer, director, managa partner, other than a limited pull debtor also may be "in busing	ess" for the purpose of this form if the debtor
5 perce	latives; corporations of which the debtor is a	an officer, director, or person in of a corporate debtor and their	the debtor; general partners of the debtor and a control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	1. Income from employment or operation	ation of business	
None	the debtor's business, including part-time beginning of this calendar year to the date two years immediately preceding this calendar of the debtor's fiscal year.) If a joint petic	activities either as an employe e this case was commenced. So lendar year. (A debtor that many er year may report fiscal year income for ea e income of both spouses wheth	nent, trade, or profession, or from operation of e or in independent trade or business, from the tate also the gross amounts received during the intains, or has maintained, financial records on come. Identify the beginning and ending dates ach spouse separately. (Married debtors filing er or not a joint petition is filed, unless the

AMOUNT SOURCE

	2. Income other than from employment or o	operation of busin	iess		
None	State the amount of income received by the debt debtor's business during the <b>two years</b> immediat joint petition is filed, state income for each spour must state income for each spouse whether or no petition is not filed.)	tely preceding the ise separately. (Ma	commencement of t arried debtors filing	this case. Gi under chapt	ive particulars. If a er 12 or chapter 13
	AMOUNT		SOUR	CE	
	3. Payments to creditors				
	Complete a. or b., as appropriate, and c.				
None	a. Individual or joint debtor(s) with primarily co- goods or services, and other debts to any credito this case unless the aggregate value of all proper Indicate with an asterisk (*) any payments that va- as part of an alternative repayment schedule un- agency. (Married debtors filing under chapter I whether or not a joint petition is filed, unless the	or made within 90 or ty that constitutes were made to a cre der a plan by an ap 2 or chapter 13 mu	days immediately parties affected by suditor on account of opproved nonprofit but include payment	receding the ch transfer is a domestic s udgeting and s by either o	commencement of s less than \$600. support obligation or d credit counseling or both spouses
	NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOU! STILL (	
None	b. Debtor whose debts are not primarily consume within 90 days immediately preceding the common constitutes or is affected by such transfer is less any payments that were made to a creditor on accepayment schedule under a plan by an approve debtors filing under chapter 12 or chapter 13 mu whether or not a joint petition is filed, unless the NAME AND ADDRESS OF CREDITOR	nencement of the of than \$5,475. If the ecount of a domest d nonprofit budget ust include paymer	case unless the aggree debtor is an individual support obligation and credit countries and other transferated and a joint petion AMOITS/ PAID	egate value of idual, indication or as part seling agencers by either of ition is not for the thing to the thing agencers by either of the thing agencers by either of the thing agencers by either of the thing agence the thing a	of all property that te with an asterisk (* of an alternative y. (Married or both spouses

					3
None	c. All debtors: List all payments made with to or for the benefit of creditors who are or v include payments by either or both spouses v a joint petition is not filed.)	vere insiders. (Marri	ed debtors filing und	er chapter i	2 or chapter 13 must
	NAME AND ADDRESS OF CREDITO AND RELATIONSHIP TO DEBTOR	OR DATE OF PAYMENT	AMOUNT PAID	AMOU STILL	NT OWING
***	4. Suits and administrative proceedings,	executions, garnishn	nents and attachme	nts	
None	<ul> <li>a. List all suits and administrative proceeding preceding the filing of this bankruptcy case. information concerning either or both spousand a joint petition is not filed.)</li> </ul>	(Married debtors fil-	ing under chapter 12	or chapter	13 must include
	CAPTION OF SUIT AND CASE NUMBER NATURE	E OF PROCEEDING	COURT OR AC AND LOCATIO		STATUS OR DISPOSITION
None	b. Describe all property that has been attack year immediately preceding the commencer must include information concerning proper the spouses are separated and a joint petition	ment of this case. (M ty of either or both sp	arried debtors filing	under chap	ter 12 or chapter 13
	NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE		AND V	RIPTION 'ALUE OPERTY
	5. Repossessions, foreclosures and retur	ns			
None	List all property that has been repossessed be of foreclosure or returned to the seller, within (Married debtors filing under chapter 12 or a spouses whether or not a joint petition is file.	in <mark>one year</mark> immediat chapter 13 must inclu	ely preceding the co de information conce	mmenceme erning prop	nt of this case. erty of either or both
	NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSS FORECLOSURE SA TRANSFER OR RE	ALE,	AND V	RIPTION (ALUE OPERTY
_					

None	<ul> <li>Assignments and receiverships</li> <li>a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</li> </ul>				
	NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT		TERMS OF ASSIGNMENT OR SETTLEMENT	
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBE	DATE		
	7. Gifts				
None	except ordinary and usual gift and charitable contributions a	tributions made within one yea ts to family members aggregating ggregating less than \$100 per re or contributions by either or bo a joint petition is not filed.)	ng less than \$200 in value pecipient. (Married debtors	per individual family member filing under chapter 12 or	
	NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT	
	8. Losses				
None	of this case or since the com-	other casualty or gambling with mencement of this case. (Mart this pouses whether or not a join	ried debtors filing under ch	apter 12 or chapter 13 must	
	DESCRIPTION	DESCRIPTION OF CIRCUMS	STANCES AND, IF HOLE OR IN PART	DATE	

	9. Payments related to del	t counseling or bankruptcy					
None	consultation concerning debt	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.					
	NAME AND ADDRESS OF PAYEE	DATE OF PAYME NAME OF PAYER OTHER THAN DE	IF	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY			
vone	10. Other transfers						
<b>_</b>	the debtor, transferred either a this case. (Married debtors fil	her than property transferred in the absolutely or as security within <b>two</b> ling under chapter 12 or chapter 13 is filed, unless the spouses are separate.	years immed must include	rse of the business or financial affairs of liately preceding the commencement of transfers by either or both spouses bint petition is not filed.)			
	NAME AND ADDRESS OF			BE PROPERTY			
	RELATIONSHIP TO DEBTO	DR DATE		FERRED AND RECEIVED			
vione	b. List all property transferre to a self-settled trust or simila NAME OF TRUST OR OTH	r device of which the debtor is a be	neficiary.	eceding the commencement of this case			
	DEVICE	TRANSFER(S)		ALUE OF PROPERTY OR DEBTOR'S ST IN PROPERTY			
	11. Closed financial accoun	ts					
None 	closed, sold, or otherwise tran checking, savings, or other fir held in banks, credit unions, p institutions. (Married debtors	sferred within one year immediate lancial accounts, certificates of depension funds, cooperatives, associa filing under chapter 12 or chapter for both spouses whether or not a	ly preceding to osit, or other intions, brokera 13 must include	de information concerning accounts or			
		TYPE OF ACCOUNT, LAST		AMOUNT AND			
	NAME AND ADDRESS OF INSTITUTION	DIGITS OF ACCOUNT NUM AND AMOUNT OF FINAL I	•	DATE OF SALE OR CLOSING			

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						6	
	12. Safe deposit boxes						
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRE OF THOSE WITH AC TO BOX OR DEPOSIT	CESS	DESCRIPTION OF CONTENTS	DATE OF TRANSFE OR SURRENDER. IF ANY	ER	
_	13. Setoffs		••••				
None	List all setoffs made by any continuous the commencement of this case concerning either or both spour petition is not filed.)	e. (Married debtors filing u	nder chapte	r 12 or chapter 13	must include information	on.	
	NAME AND ADDRESS OF	CREDITOR	DATE OI SETOFF		MOUNT SETOFF		
	14. Property held for a	nother person				<u></u>	
Non <b>e</b>	List all property owned by and	other person that the debtor l	holds or cor	atrols.			
	NAME AND ADDRESS OF OWNER	DESCRIPTION A VALUE OF PROI			LOCATION OF PRO	PERTY	
	15. Prior address of debtor						
None	If debtor has moved within the which the debtor occupied dufiled, report also any separate	ring that period and vacated	eding the co	ommencement of the commencement of	nis case, list all premise f this case. If a joint pe	s tition is	
	ADDRESS	NAME USED		DATES OF	OCCUPANCY		

	16. Spouses and Former Spouses					
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.					
	NAME					
	17. Environmental Information.					
	For the purpose of this question, the following definitions apply:					
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.					
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.					
	"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.					
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:					
	SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW					
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.					
	SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW					
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.					
	NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION					
	18 . Nature, location and name of business					
None	a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in					

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

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If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS BEGINNING AND OF SOCIAL-SECURITY **ADDRESS** NATURE OF BUSINESS **ENDING DATES** NAME OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. NAME ADDRESS The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time. (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.) 19. Books, records and financial statements a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor. DATES SERVICES RENDERED NAME AND ADDRESS b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy П case have audited the books of account and records, or prepared a financial statement of the debtor. DATES SERVICES RENDERED NAME ADDRESS

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	NAME	ADDRESS
None	d. List all financial institutions, creditors and other parties, including mercant financial statement was issued by the debtor within <b>two years</b> immediately pr	
	NAME AND ADDRESS	DATE ISSUED
.,	20. Inventories	
None	a. List the dates of the last two inventories taken of your property, the name of taking of each inventory, and the dollar amount and basis of each inventory.	of the person who supervised the
	DATE OF INVENTORY INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of the person having possession of the records on in a., above.  DATE OF INVENTORY	f each of the inventories reported  NAME AND ADDRESSES  OF CUSTODIAN  OF INVENTORY RECORDS
None	in a., above.  DATE OF INVENTORY  21. Current Partners, Officers, Directors and Shareholders	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	DATE OF INVENTORY  21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership.	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
None None	DATE OF INVENTORY  21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership.	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	DATE OF INVENTORY  21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership.	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS  hip interest of each member of the ERCENTAGE OF INTEREST

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	22 . Former partners, officers, directors a	and shareholders					
None	a. If the debtor is a partnership, list each n preceding the commencement of this case.	nember who withdrew from t	he partnership within one year immediately				
	NAME	ADDRESS	DATE OF WITHDRAWAL				
None	b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.						
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION				
	23 . Withdrawals from a partnership or d	listributions by a corporation	on.				
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.						
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY				
	24. Tax Consolidation Group.						
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of ar consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.						
	NAME OF PARENT CORPORATION	TAXPAYER-IDENTIF	CATION NUMBER (EIN)				
	25. Pension Funds.						
None	If the debtor is not an individual, list the nan which the debtor, as an employer, has been preceding the commencement of the case.						

\* \* \* \* \* \*

TAXPAYER-IDENTIFICATION NUMBER (EIN)

NAME OF PENSION FUND

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[I]	f completed by an individual or individual and spo	ouse J
	declare under penalty of perjury that I have read the fairs and any attachments thereto and that they are	ne answers contained in the foregoing statement of financial e true and correct.
Da	ate 7/4/00/	Signature
	1	of Debtor
Da	ate	Signature of Joint Debtor (if any)
	completed on behalf of a partnership or corporation]	
	leclare under penalty of perjury that I have read the answers ereto and that they are true and correct to the best of my kno	contained in the foregoing statement of financial affairs and any attachments wledge, information and belief.
Da	ate	Signature
		Print Name and Title
[A	n individual signing on behalf of a partnership or corporatio	on must indicate position or relationship to debtor.]
	contine	uation sheets attached
	Penalty for making a false statement: Fine of up to \$500,000	or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
ĐI	ECLARATION AND SIGNATURE OF NON-ATTORNI	EY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and 342(b); an bankruptcy pet	and have provided the debtor with a copy of this document d, (3) if rules or guidelines have been promulgated pursuan tition preparers, I have given the debtor notice of the maxim	reparer as defined in 11 U.S.C. § 110; (2) I prepared this document for and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), to 11 U.S.C. §§ 110(h) setting a maximum fee for services chargeable by um amount before preparing any document for filing for a debtor or accepting
	ed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
	cy petition preparer is not an individual, state the name, titi rson, or partner who signs this document.	e (if any), address, and social-security number of the officer, principal,
		1/10

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B19 (Official Form 19) (12/07)

	United St	tates Ba	ankrupt	cy Court
	<u>Northern</u>			•
In re	Chris Cotharn Debtor			7
	DECLARATION A BANKRUPTCY PE			
in 11 U.S.C and have pr by 11 U.S.C pursuant to petition pre	C. § 110; (2) I prepared the rovided the debtor with a C. §§ 110(b), 110(h), and C. § 11 U.S.C. § 110(h) setting parers, I have given the decided as the setting parers.	e accompany copy of the case 342(b); and gamaximum ebtor notice	ring docume locument(s) (3) if rules on fee for ser of the maxir	kruptcy petition preparer as defined nt(s) listed below for compensation and the attached notice as required or guidelines have been promulgated vices chargeable by bankruptcy num amount before preparing any e debtor, as required by that section.
Accompar	nying documents:		Printed or 7	Typed Name and Title, if any, of Petition Preparer:

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.

X Signature of Bankfuptcy Petition Preparer Date

Names and social-security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B19 (Official Form 19) (12/07) - Cont.

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#### NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

7/4/09
Signature of Debtor Date Joint Debtor (if any) Date

[In a joint case, both spouses must sign.]